

Information to identify the case:

Debtor 1	<u>Juannae Inman</u>	Social Security number or ITIN	xxx-xx-0197
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-28788-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juannae Inman
aka Juanne Gunter

11/5/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Juannae Inman
Debtor

Case No. 16-28788-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Nov 05, 2021

Form ID: 3180W

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	+ Juannae Inman, 225 Vista Court, Sicklerville, NJ 08081-2908
516424720	+ Advocare, PO Box 3001, Voorhees, NJ 08043-0598
519258364	+ Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517717682	+ Bayview Loan Servicing, LLC, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516424723	+ Camden County Special Civil Part, 101 South Fifth Street, Camden, NJ 08103-4099
516424726	+ Chase, PO Box 7090, Mesa, AZ 85216-7090
516424728	Children's Place, PO Box 689182, Des Moines, IA 50368
516424730	+ Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
516424731	+ Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
516424735	+ PNC National Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
516424737	++ PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020 address filed with court., Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054
516424740	+ The Bureaus, Inc., 1717 Central, Evanston, IL 60201-1507
519330022	U.S. Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519330023	+ U.S. Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, U.S. Bank Trust National Association Bankruptcy Department 75381-4609
519017199	U.S. Bank Trust National Association, as Trustee f, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519017200	+ U.S. Bank Trust National Association, as Trustee f, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
516424742	+ Washington Township Ambulance Assoc, PO Box 29013, Newark, NJ 07101-9013
517381277	Wells Fargo Bank, NA, Default Document Processing, N9286-01Y Blue Gention Road, Eagan, MN 55121-7700
518514270	Wilmington Savings Fund Society, FSB d/b/a Christi, PO Box 814609, Dallas, TX 75381-4609
518514271	Wilmington Savings Fund Society, FSB d/b/a Christi, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society, FSB d/b, PO Box 814609 Dallas, TX 75381-4609

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 05 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Nov 05 2021 20:23:00	PNC BANK, N.A., 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY, MIAMISBURG, OH 45342
516536125	EDI: GMACFS.COM	Nov 06 2021 00:13:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516424721	+ EDI: GMACFS.COM	Nov 06 2021 00:13:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
516424722	+ EDI: TSYS2.COM	Nov 06 2021 00:13:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
516610085	+ EDI: LCIBAYLN		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Nov 05, 2021

Form ID: 3180W

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		Nov 06 2021 00:13:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
516633957	+ EDI: LCIBAYLN	Nov 06 2021 00:13:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
516633958	+ EDI: LCIBAYLN	Nov 06 2021 00:13:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
516424724	+ EDI: CAPITALONE.COM	Nov 06 2021 00:13:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
516533482	EDI: BL-BECKET.COM	Nov 06 2021 00:13:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516424729	EDI: DIRECTV.COM	Nov 06 2021 00:13:00	Directv, PO Box 11732, Newark, NJ 07101
516594993	EDI: DIRECTV.COM	Nov 06 2021 00:13:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
516643934	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 05 2021 20:35:11	HUD, 451 7th Street SW, Washington, DC 20410-0002
516424725	EDI: JPMORGANCHASE	Nov 06 2021 00:13:00	Chase, PO Box 15298, Wilmington, DE 19850
516424727	EDI: JPMORGANCHASE	Nov 06 2021 00:13:00	Chase Best Buy, PO Box 15298, Wilmington, DE 19850
516424732	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 05 2021 20:23:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
516555391	+ EDI: MID8.COM	Nov 06 2021 00:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516424733	+ EDI: MID8.COM	Nov 06 2021 00:13:00	Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2255
516424734	+ EDI: MID8.COM	Nov 06 2021 00:13:00	Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
516424736	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
516606729	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery Associates, LLC, c/o Avenue, POB 41067, Norfolk VA 23541
516606733	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery Associates, LLC, c/o Home Shopping Network, POB 41067, Norfolk VA 23541
516606707	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery Associates, LLC, c/o Lane Bryant, POB 41067, Norfolk VA 23541
516424737	Email/Text: signed.order@pfwattorneys.com	Nov 05 2021 20:23:00	Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054
516424738	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
516424739	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
516427427	EDI: RMSC.COM	Nov 06 2021 00:13:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516442673	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 05 2021 20:35:11	U.S. Dept of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 20410-0002
516424741	+ EDI: VERIZONCOMB.COM	Nov 06 2021 00:13:00	Verizon NJ, 500 Technology Drive, Weldon, MO 63304-2225

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Nov 05, 2021

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516424743	+ EDI: WFFC.COM	Nov 06 2021 00:13:00	WF Card Service, PO Box 14517, Des Moines, IA 50306-3517
516597349	EDI: WFFC.COM	Nov 06 2021 00:13:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516424744	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	World Financial Capital Bank, PO Box 183003, Columbus, OH 43218-3003

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Brian S. Thomas	on behalf of Debtor Juannae Inman brian@brianthomaslaw.com
Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company njecfmail@mwclaw.com
Frank J. Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Melissa N. Licker	on behalf of Creditor U.S. Bank Trust National Association as Trustee for CVI CGS Mortgage Loan Trust I mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com

District/off: 0312-1

User: admin

Page 4 of 4

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Mina M Beshara

on behalf of Creditor Bayview Loan Servicing LLC mbeshara@hinshawlaw.com

Phillip Andrew Raymond

on behalf of Creditor Wilmington Savings Fund Society FSB phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company rsolarz@kmlawgroup.com

TOTAL: 13